

Lars ANGELIN

Serial No. 09/718,411

June 4, 2003

In Reply to outstanding Office Action dated December 5, 2002

IN THE CLAIMS

The following claim set replaces all prior versions, and listings, of claims in the application:

Sub 1 1 (AMEND) A method of payment of goods and services in an electronic commerce system, utilizing at least a customer agent and a merchant agent, at least one account manager associated with said agents for administration of customer accounts and merchant accounts, and at least a mediating trusted agent associated with one of said account managers and said merchant agent for checking transactions, for purchases made by a customer from a merchant, said ~~at least one customer agent, and merchant agent,~~ said ~~at least one account manager, and said at least one mediating trusted agent~~ being interconnectable by a communications network, comprising:

B2 said merchant agent ~~receives~~ receiving an order of goods/service from said customer agent; ~~characterized by the further steps of:~~

a customer account manager receiving an initiation message sent from said customer agent, said message including data for registration of said customer agent, and order information; ~~and~~

said customer account manager providing said customer agent with account data during a trading session being established between said customer agent and said merchant agent over the network;

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said customer account manager amending and forwarding said initiation message to said mediating trusted agent for registration of said customer, ~~and delivering of a deposit;~~

said customer account manager delivering a deposit to said mediating trusted agent;

said mediating trusted agent sending an information message including said deposit to said merchant agent; and

when the value of at least one purchase ~~amounts to~~ equals or exceeds the value of the deposit, or by instructions from said customer agent or merchant agent, stopping the trading session ~~is stopped~~.

2. (AMEND) A method according to claim 1, ~~characterized in that~~ wherein a plurality of purchase orders is executed within limit of said deposit.

3. (AMEND) A method according to claim 1, ~~characterized in that~~ wherein said initiation message ~~further comprises the~~ includes an amount of the deposit, a transaction identity, the identity of the merchant and the identity of the merchant's operator for locating a proper mediating trusted agent.

4. (AMEND) A method according to claim 3, ~~characterized in that~~ wherein said amended initiation message ~~comprises~~ includes the deposit in the customer currency, a customer identifier, said transaction identity, and the identity of the merchant.

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5. (AMEND) A method according to claim 4, ~~characterized in that~~ wherein said information message ~~comprises~~ includes the deposit in the currency of the merchant, a trading session identity, and said customer identifier.

6. (AMEND) A method according to claim 1, ~~characterized in that~~, wherein after the step of said mediating trusted agent ~~sending~~ sends an information message, it ~~comprises the further step of:~~ said merchant ~~acknowledging~~ acknowledges the customer and the associated deposit to said mediating trusted agent.

7. (AMEND) A method according to claim 6, ~~characterized by the further step~~ of: comprising:

said mediating trusted agent acknowledging the customer and the associated deposit to said customer account manager.

8. (AMEND) A method according to claim 7, ~~characterized in that~~ wherein said acknowledging including the current exchange rate and that said customer account manager forwarding said exchange rate to the customer agent.

9. (AMEND) A method according to claim 1, ~~characterized in that~~ the step of wherein said customer account manager amending and forwarding said initiation message to said mediating trusted agent ~~further comprises the substep of:~~ includes vouching for the customer.

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10. (AMEND) A method according to claim 1, ~~characterized in that the step of~~
wherein stopping the trading session ~~further comprises the substep of: includes~~ said
merchant agent receiving a trading session terminate message sent by said customer agent
or a timeout.

11. (AMEND) A method according to claim 10, ~~characterized by the further steps~~
of: further comprising:

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said customer account manager sending a customer transaction record to said
mediating trusted agent;

said merchant agent sending a merchant transaction record to the mediating trusted
agent;

said mediating trusted agent comparing and evaluating said transaction records,
resulting in clearing information;

said mediating trusted agent sending said clearing information to said customer
account manager and a merchant account manager, ~~respectively; and~~

said customer account manager and a merchant account manager, ~~respectively,~~
sending said clearing information to said customer and said merchant; and based on said
clearing information, processing said transaction records to a withdrawal record and a
deposit record, ~~respectively;~~ storing the transaction records; and sending said
withdrawal record to a customer billing system and said deposit record to a merchant
billing system, respectively.

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12. (AMEND) A payment system for use in an electronic commerce system, comprising ~~at least a customer agent, and a merchant agent, at least one an account manager associated with said agents for administration of customer accounts and merchant accounts, and at least a mediating trusted agent associated with one of said account managers~~ manager and merchant agent for checking ~~transactions, for purchases made by a customer from a merchant, said at least one customer agent and merchant agent, said at least one account manager, and said at least one mediating trusted agent~~ being interconnectable by a communication network,

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~~characterized in that~~

wherein said merchant agent is adapted to receive an order of goods/service from said customer agent,

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said customer account manager is adapted to receive an initiation message sent from said customer agent, said message including data for registration of said customer agent, and order information; and to provide said customer agent with account data during a trading session being established between said customer agent and said merchant agent over the network;

said customer account manager is adapted to AMEND and forward said initiation message to said mediating trusted agent for registration of said customer; and to deliver said deposit to said mediating trust agent;

said mediating trusted agent is adapted to send an information message including said deposit to said merchant agent; and

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one or both of said merchant agent and/or customer agent ~~are~~ is adapted to stop the trading session by their ~~on~~ own initiative or when the value of at least one purchase ~~amounts to equals or exceeds~~ the value of the deposit.

13. (AMEND) A payment system according to claim 12, ~~characterized in that~~ wherein said account manager and said mediating trusted agent are separate modules.

14. (AMEND) A payment system according to claim 12, ~~characterized in that~~ wherein a plurality of transactions is executable within the limit of said deposit.

15. (AMEND) A payment system according to claim 12, ~~characterized in that~~ wherein said initiation message ~~further comprises~~ includes the amount of the deposit, a transaction identity, the identity of the merchant, and the identity of the merchant's operator for locating a ~~proper~~ mediating trusted agent.

16. (AMEND) A payment system according to claim 15, ~~characterized in that~~ wherein said AMEND initiation message ~~comprises~~ includes the deposit in the customer currency, the customer currency, a customer identifier, said transaction identity, and the identity of the merchant.

17. (AMEND) A payment system according to claim 16, ~~characterized in that~~ wherein said information message ~~comprises~~ includes the deposit in the currency of the merchant, a trading session identity, and said customer identifier.

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18. (AMEND) A payment system according to claim 12, ~~characterized in that~~
wherein said merchant agent is adapted to acknowledge the customer and the associated
deposit to said mediating trusted agent.

19. (AMEND) A payment system according to claim 18, ~~characterized in that~~
wherein said mediating trusted agent is adapted to acknowledge the customer and the
associated deposit to said customer account manager.

20. (AMEND) A payment system according to claim 19, ~~characterized in that~~
wherein said ~~acknowledging~~ acknowledgement including includes the current exchange
rate, and ~~that wherein~~ said customer account manager is adapted to forward said current
exchange rate to the customer agent.

21. (AMEND) A payment system according to claim 12, ~~characterized in that~~
wherein said customer account manager is adapted to vouch for the customer.

22. (AMEND) A payment system according to claim 12, ~~characterized in that~~
wherein said merchant agent is adapted to receive a trading session terminate message
sent by said customer agent.

23. (AMEND) A payment system according to claim 12, ~~characterized in that~~
wherein said customer account manager is adapted to receive a customer transaction
record sent by said customer agent;

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said customer account manager is adapted to send said customer transaction record to said mediating trusted agent;

said merchant is adapted to send a merchant transaction record to the mediating trusted agent;

said mediating trusted agent is adapted to compare and evaluating said customer and merchant transaction records and generate clearing information;

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said mediating trusted agent is adapted to send said clearing information to said customer account manager and a merchant account manager connected to said mediating trusted agent via said network, respectively;

said customer account manager and a merchant account manager are adapted to send said clearing information to said customer and said merchant, respectively;

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based on said clearing information, said customer account manager is adapted to process said transaction records to a withdrawal record, and a deposit record, respectively; store the transaction records; and sending send said withdrawal record to a customer billing system; and said deposit record to a merchant billing system and

based on said merchant clearing information, said account manager is adapted to process said transaction records to a deposit record, store the transaction records, and send said deposit record to a merchant billing system.

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24. (AMEND) A method for secure delivery of electronic products over a communications network, wherein a merchant agent receives and accepts a signed order form ~~from a consumer customer agent, characterized by the further steps of comprising:~~

the merchant agent encrypting the electronic product with a first key;

the merchant agent signing and sending the encrypted electronic product and the product identity to the ~~consumer customer~~ agent for verification;

the merchant agent receiving an acceptance message from the ~~consumer customer~~ agent and sending the first key to the customer agent for decryption of the electronic product.

25. (AMEND) A method according to claim 24, ~~characterized by wherein;~~ before the step of sending the first key to the customer agent, the ~~further step of: the merchant agent receiving~~ receives a second key from the ~~consumer customer agent~~ via a mediating trusted agent; which signs the second key before delivery to the merchant agent.

26. (AMEND) A method according to claim 25, ~~characterized in that wherein~~ the first encryption key is encrypted with the second key before the first key is sent to the customer agent.

27. (AMEND) A method according to claim 24, ~~characterized by wherein~~ after the verification of the received electronic product by the customer agent, the ~~further step of: the merchant agent receiving~~ receives a not acceptance message from the customer agent; and the merchant agent ~~initiating~~ initiates a re-sending of the electronic product.